

CHOOSE YOUR FUNDS

Use one of the three options below to choose your investment funds.

OPTION 1 — DATE TARGET FUNDS

Choose the (one) fund with the target date that best represents your desired retirement date.
(Not applicable if you completed Option 2 or Option 3.)

- MyDestination 2005 Fund
- MyDestination 2015 Fund
- MyDestination 2025 Fund
- MyDestination 2035 Fund
- MyDestination 2045 Fund

OPTION 2 — BLENDED FUNDS

Choose the (one) fund that best represents your investor profile.
(Not applicable if you completed Option 1 or Option 3.)

- Conservative** — Flexible Income Fund (25% equities, 75% fixed income).
- Moderately conservative** — Growth and Income Fund (50% equities, 50% fixed income).
- Moderately aggressive** — Capital Opportunities Fund (75% equities, 25% fixed income).
- Aggressive** — Global Equity Fund (100% equities).

OPTION 3 — BUILD YOUR OWN PORTFOLIO

Use Option 3 if you choose to mix your own portfolio from the **Select Funds** and/or any of the other funds available.
(Not applicable if you completed Option 1 or Option 2.)

Investment Fund: _____	Percentage: _____%
Investment Fund: _____	Percentage: _____%
Investment Fund: _____	Percentage: _____%
Investment Fund: _____	Percentage: _____%

Total must equal 100%

Please write in the space below for more than four fund choices

You have the right to make plan investment elections for contributions made on your behalf to the retirement plan. A fund has been designated to receive contributions if you do not specify an investment election. All contributions will be placed in this fund until you change your election.

Participants are prohibited from exchanging out of the Capital Preservation Fund to a “competing fund” without first investing in a “non-competing fund” for a period of at least 90 days. Also, simultaneous exchanges are not allowed. For more complete information, visit www.GuideStone.org or call 1-888-98-GUIDE (1-888-984-8433).

NEW VOCATIONAL ASSOCIATION/MINISTRY INFORMATION (TO BE COMPLETED BY BILLING CONTACT)

Complete if this is the first employee to enroll in the 403(b)(9) Retirement Plan for Southern Baptist Churches from this vocational association/ministry.

Employer tax I.D. number: _____ Employer number: _____

Billing contact name: _____ Contact telephone number: (____) _____

Contact e-mail address: _____

Billing address: _____

City: _____ State: _____ ZIP Code: _____

The vocational association/ministry has:

- | | |
|---|--|
| <input type="checkbox"/> Received IRS approval as a Code Section 501(c)(3) organization | <input type="checkbox"/> Secured state convention approval that association/ministry is a church within the meaning of the 403(b)(9) Retirement Plan for Southern Baptist Churches |
| <input type="checkbox"/> Copy of IRS Code Section 501(c)(3) determination letter attached | |

PARTICIPANT CERTIFICATION SIGNATURE

I certify that: I serve as a full-time evangelist/vocational minister or counselor through the named association/ministry. My ministry is to Southern Baptists. I agree to notify GuideStone immediately if I stop serving as a full-time evangelist/vocational minister through the named association/ministry or if the IRS revokes the Code Section 501(c)(3) status of the association/ministry.

I also understand that GuideStone may review my eligibility annually. Failure to serve Southern Baptists or secure and maintain Code Section 501(c)(3) status will effectively end my participation in the 403(b)(9) Retirement Plan for Southern Baptist Churches. I understand that my application will not be processed if I fail to attach a copy of the IRS determination letter for the association/ministry through whom I serve.

Signature: _____ Date: ____/____/____

Return your completed form to: Retirement Operations
GuideStone Financial Resources, SBC
2401 Cedar Springs Road
Dallas, TX 75201-1498

Or you may fax your form to: 214-720-2105

Vocational Association/Ministry Information

If you are employed by your own vocational association/ministry and wish to participate in the 403(b)(9) Retirement Plan for Southern Baptist Churches, you and your association/ministry must meet three sets of requirements.

These include:

- (1) legal requirements,
- (2) plan requirements, and
- (3) state convention requirements.

What **legal** requirements must a vocational association/ministry meet?

- A vocational association/ministry must be an organization exempt from tax under Section 501(c)(3) of the Internal Revenue Code (“501(c)(3)”).
- The 403(b)(9) Retirement Plan for Southern Baptist Churches is a Code Section 403(b) plan. The Internal Revenue Code limits participation in Code Section 403(b) plans to employees of 501(c)(3) organizations (as well as employees of certain educational organizations and government employees). Section 501(c)(3) status is a basic, preliminary legal requirement.
- Persons who work for a vocational association/ministry may only participate in a Code Section 403(b) plan such as the 403(b)(9) Retirement Plan for Southern Baptist Churches if the vocational association/ministry has 501(c)(3) exempt status. **You must attach a copy of the determination letter to the application.** Failure to provide this documentation will result in rejection of this application.
- IRS Publication 557 discusses the rules and procedures for an organization to obtain 501(c)(3) exempt status. Legally, an organization does not have to be “incorporated” to fit within 501(c)(3). However, the state convention may require a vocational evangelistic association to be incorporated.
- A church, its integrated auxiliaries and a convention or association of churches are not required to file Form 1023 (application for recognition of exemption) with the IRS to be exempt from federal income taxes or to receive tax deductible contributions. However, a vocational association/ministry will be required to file this form and submit the required information to achieve 501(c)(3) exempt status.

What **plan** requirements must a vocational evangelistic association meet?

- The vocational evangelistic association must be a “Church”. It must also be an “Eligible Church” to receive state convention contributions.
- A person who is in service with a Church is eligible to participate in the 403(b)(9) Retirement Plan for Southern Baptist Churches.
- The term “Church” means an organization that meets the following:
 - (1) the organization must be a Southern Baptist organization;
 - (2) the organization must be regarded as a church by the state convention;
 - (3) the organization must be a 501(c)(3) organization; and
 - (4) the organization must be a qualified church-controlled organization (“QCCO”).

What **state** convention requirements must a vocational association/ministry meet?

- A vocational association/ministry must meet state convention requirements for a “Church.” It must also meet state convention requirements for an “Eligible Church” to get state convention contributions.
- The state convention sets the requirements for an organization to achieve “Church” or “Eligible Church” status under the 403(b)(9) Retirement Plan for Southern Baptist Churches. The state convention is responsible for monitoring whatever special requirements it imposes. For example, the state convention may require a vocational association/ministry be incorporated (even though this is not “legally” required) to be treated as an Eligible Church. The state convention is responsible for monitoring this requirement.